

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In Re:	§	
	§	
FIGURSKI JR., GARY JAMES	§	Case No. 17-21305 JSB
FIGURSKI, DENISE ANN	§	
	§	
Debtors	§	

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

GINA B. KROL, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 338,013.50 (Without deducting any secured claims)	Assets Exempt: 14,850.41
Total Distributions to Claimants: 34,712.17	Claims Discharged Without Payment: 97,203.65
Total Expenses of Administration: 8,755.34	

3) Total gross receipts of \$ 43,467.51 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$ 43,467.51 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$ 385,710.70	\$ 20,080.25	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	NA	8,755.34	8,755.34	8,755.34
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	70,311.80	61,604.02	61,604.02	34,712.17
<b>TOTAL DISBURSEMENTS</b>	\$ 456,022.50	\$ 90,439.61	\$ 70,359.36	\$ 43,467.51

4) This case was originally filed under chapter 7 on 07/18/2017 . The case was pending for 16 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 11/07/2018 By: /s/GINA B. KROL  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Education IRA: CollegeBound 529	1129-000	11,909.94
INHERITANCE	1229-000	11,046.46
Life Insurance	1229-000	20,511.11
<b>TOTAL GROSS RECEIPTS</b>		<b>\$43,467.51</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$ 0.00</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Chase Mortgage P.O. Box 24696 Columbus, OH 43224		349,849.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	First Data 265 Broad Hollow R Melville, NY 11747		415.00	NA	NA	0.00
	Huntington National Bank PO Box 182519 Columbus, OH 43218		21,033.20	NA	NA	0.00
	Ocean 22 Development,LLC 1000 2nd Avenue South Ste 310 North Myrtle Beach, SC 29582		14,413.50	NA	NA	0.00
000001	THE HUNTINGTON NATIONAL BANK	4120-000	NA	20,080.25	0.00	0.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$ 385,710.70</b>	<b>\$ 20,080.25</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
TRUSTEE COMPENSATION:GINA B. KROL	2100-000	NA	5,096.75	5,096.75	5,096.75
TRUSTEE EXPENSES:GINA B. KROL	2200-000	NA	34.92	34.92	34.92
ASSOCIATED BANK	2600-000	NA	76.55	76.55	76.55

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
ATTORNEY FOR TRUSTEE FEES (TRUSTEE FIRM):COHEN & KROL	3110-000	NA	2,297.66	2,297.66	2,297.66
ATTORNEY FOR TRUSTEE EXPENSES (TRUSTEE FIRM):COHEN & KROL	3120-000	NA	100.62	100.62	100.62
ACCOUNTANT FOR TRUSTEE FEES (TRUSTEE FIRM):GINA B. KROL	3310-000	NA	1,148.84	1,148.84	1,148.84
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ 8,755.34</b>	<b>\$ 8,755.34</b>	<b>\$ 8,755.34</b>

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA: NA	NA	NA	NA	NA	NA
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
TOTAL PRIORITY UNSECURED CLAIMS			\$ NA	\$ NA	\$ NA	\$ NA

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Apria Healthcare P.O. Box 3475 Toledo, OH 43607		96.68	NA	NA	0.00
	BlueCross Blueshield of Illinois Dept 0038 Palatine, IL 60055		1,035.00	NA	NA	0.00
	Capital One 15000 Capital One Dr Richmond, VA 23238		17,994.00	NA	NA	0.00
	Chase Card P.O. Box 15298 Wilmington, DE 19850		3,178.00	NA	NA	0.00
	Citi P.O. Box 6190 Sioux Falls, SD 57117		10,754.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Citi Cards P.O. Box 6497 Sioux Falls, SD 57117		9,980.00	NA	NA	0.00
	Comenity Bank/Carson's 3100 Easton Square Pl Columbus, OH 43219		523.00	NA	NA	0.00
	Coventry Healthcare PO BOX 2778 Bismark, ND 58502		246.43	NA	NA	0.00
	Discover P.O. Box 15316 Wilmington, DE 19850		9,838.00	NA	NA	0.00
	Kohl's/Capital One N56 W 17000 Ridgewood Dr. Menomonee Falls, WI 53051		315.00	NA	NA	0.00
	Mayo Clinic 4500 San Pablo Rd. Jacksonville, FL 32224		291.42	NA	NA	0.00
	NCC Nationwide 815 Commerce Drive Oak Brook, IL 60523		319.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Northern Leasing Systems, Inc. 525 Washinton Blvd. 15th Floor Jersey City, NJ 07310		4,380.56	NA	NA	0.00
	Northwestern Medicine P.O. Box 4090 Carol Stream, IL 60197		346.43	NA	NA	0.00
	State Collection Service 2509 S. Stoughton Road Madison, WI 53716		2,454.52	NA	NA	0.00
	Synchrony Bank/Old Navy P.O. Box 965005 Orlando, FL 32896		8,559.76	NA	NA	0.00
000004	CAPITAL ONE BANK (USA), N.A.	7100-900	NA	19,436.17	19,436.17	10,951.75
000005	CAPITAL ONE, N.A.	7100-900	NA	633.97	633.97	357.22
000003	DISCOVER BANK	7100-900	NA	10,307.32	10,307.32	5,807.89
000002	FIRST DATA GLOBAL LEASING	7100-900	NA	540.59	540.59	304.61
000008	PORTFOLIO RECOVERY ASSOCIATES, LLC	7100-900	NA	9,023.14	9,023.14	5,084.29



CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
000006	PYOD, LLC ITS SUCCESSORS AND ASSIGN	7100-900	NA	11,121.56	11,121.56	6,266.69
000007	PYOD, LLC ITS SUCCESSORS AND ASSIGN	7100-900	NA	10,140.36	10,140.36	5,713.81
000009	QUANTUM3 GROUP LLC AS AGENT FOR	7100-900	NA	400.91	400.91	225.91
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$ 70,311.80</b>	<b>\$ 61,604.02</b>	<b>\$ 61,604.02</b>	<b>\$ 34,712.17</b>

## INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

## ASSET CASES

Page: 1  
Exhibit 8

Case No: 17-21305 JSB Judge: JANET S. BAER  
Case Name: FIGURSKI JR., GARY JAMES  
FIGURSKI, DENISE ANN  
For Period Ending: 11/07/18

Trustee Name: GINA B. KROL  
Date Filed (f) or Converted (c): 07/18/17 (f)  
341(a) Meeting Date: 08/15/17  
Claims Bar Date: 12/28/17

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Single-family home, 32w226 Glos StWayne IL 60184-	300,000.00	0.00		0.00	FA
2. Timeshare, Myrtle Beach, SC. 2200 North Ocean Blv	14,413.50	0.00		0.00	FA
3. 2004 Ford F-150 (Fair Condition) mileage: 142,000	4,000.00	0.00		0.00	FA
4. 1997 Jeep Cherokee (Low Fair Condition) mileage: 1	500.00	0.00		0.00	FA
5. 2013 Lowe SD-190 (Open bow deck boat with trailer)	14,500.00	0.00		0.00	FA
6. Misc. Household Furnishings	6,000.00	0.00		0.00	FA
7. Misc. Electronics	2,000.00	0.00		0.00	FA
8. Misc. Collectible Art	500.00	0.00		0.00	FA
9. Misc. Sports Equipment	100.00	0.00		0.00	FA
10. Misc. Necessary Wearing Apparel	1,500.00	0.00		0.00	FA
11. Misc. Jewelry	3,200.00	0.00		0.00	FA
12. The Private Bank checking	1,200.00	0.00		0.00	FA
13. The Private Bank savings	500.00	0.00		0.00	FA
14. Stock: IBM (16 shares)	2,462.40	0.00		0.00	FA
15. Financial Account: IRA	1,350.41	0.00		0.00	FA
16. Education IRA: CollegeBound 529	10,852.16	10,214.56		11,909.94	FA
17. Insurance: Glaic (Term Life Insurance), Beneficiar	0.00	0.00		0.00	FA
18. INHERITANCE (u)	Unknown	0.00		11,046.46	FA
19. Life Insurance (u)	0.00	20,511.11		20,511.11	FA

TOTALS (Excluding Unknown Values)

\$363,078.47

\$30,725.67

\$43,467.51

Gross Value of Remaining Assets

\$0.00

(Total Dollar Amount in Column 6)

FORM 1  
Document Page 11 of 15  
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 2  
Exhibit 8

Case No: 17-21305 JSB Judge: JANET S. BAER  
Case Name: FIGURSKI JR., GARY JAMES  
FIGURSKI, DENISE ANN

Trustee Name: GINA B. KROL  
Date Filed (f) or Converted (c): 07/18/17 (f)  
341(a) Meeting Date: 08/15/17  
Claims Bar Date: 12/28/17

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Trustee is waiting for checks to clear and will file the TDR  
October 19, 2018, 01:35 pm

Trustee continues to investigate inheritance and seeks additional information  
October 10, 2017, 03:54 pm

Trustee received requested accounting. Debtor to receive inheritance.  
September 18, 2017, 11:43 am

Docs Received  
Debtors sold auto repair business 2 years ago. Trustee requested accounting of sales proceeds. Wife received SSI  
settlement. Trustee requested accounting.

Initial Projected Date of Final Report (TFR): 12/31/18 Current Projected Date of Final Report (TFR): 12/31/18

/s/ GINA B. KROL

\_\_\_\_\_  
Date: 11/07/18

GINA B. KROL

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 17-21305 -JSB  
Case Name: FIGURSKI JR., GARY JAMES  
FIGURSKI, DENISE ANN  
Taxpayer ID No: \*\*\*\*\*0060  
For Period Ending: 11/07/18

Trustee Name: GINA B. KROL  
Bank Name: ASSOCIATED BANK  
Account Number / CD #: \*\*\*\*\*8234 Checking Account

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
06/12/18	19	MetLife PO Box 6100 Scranton, PA 18505	Life Insurance	1229-000	20,511.11		20,511.11
06/14/18	16	College Bound 529 PO Box 55987 Boston, MA 02205	Liquidation of Account	1129-000	11,909.94		32,421.05
07/09/18		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		28.39	32,392.66
08/07/18		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		48.16	32,344.50
08/20/18	18	Estate of Gary Figurski 10 N 815 Lakeside Ct. Elgin, IL 60124	INHERITANCE	1229-000	11,046.46		43,390.96
10/05/18	030001	Cohen & Krol 105 W. Madison St., Ste. 1100 Chicago, IL 60602	Final Distribution Attorneys' Fees	3110-000		2,297.66	41,093.30
10/05/18	030002	Cohen & Krol 105 W. Madison St., Ste. 1100 Chicago, IL 60602	Final Distribution Attorneys' Expenses	3120-000		100.62	40,992.68
10/05/18	030003	Gina B. Krol 105 W. Madison St., Ste. 1100 Chicago, IL 60602	Final Distribution Trustee Fees	2100-000		5,096.75	35,895.93
10/05/18	030004	Gina B. Krol 105 W. Madison St., Ste. 1100 Chicago, IL 60602	Final Distribution Trustee Expenses	2200-000		34.92	35,861.01
10/05/18	030005	Gina B. Krol 105 W. Madison St., Ste. 1100 Chicago, IL 60602	Final Distribution Attorneys' Fees	3310-000		1,148.84	34,712.17
10/05/18	030006	First Data Global Leasing by American InfoSource LP as agent 4515 N Santa Fe Ave	Final Distribution	7100-900		304.61	34,407.56

Page Subtotals 43,467.51 9,059.95

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 17-21305 -JSB  
Case Name: FIGURSKI JR., GARY JAMES  
FIGURSKI, DENISE ANN  
Taxpayer ID No: \*\*\*\*\*0060  
For Period Ending: 11/07/18

Trustee Name: GINA B. KROL  
Bank Name: ASSOCIATED BANK  
Account Number / CD #: \*\*\*\*\*8234 Checking Account

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
10/05/18	030007	Oklahoma City, OK 73118 Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	Final Distribution	7100-900		5,807.89	28,599.67
10/05/18	030008	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	Final Distribution	7100-900		10,951.75	17,647.92
10/05/18	030009	Capital One, N.A. c/o Becket and Lee LLP PO Box 3001 Malvern PA 19355-0701	Final Distribution	7100-900		357.22	17,290.70
10/05/18	030010	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602	Final Distribution	7100-900		6,266.69	11,024.01
10/05/18	030011	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602	Final Distribution	7100-900		5,713.81	5,310.20
10/05/18	030012	Portfolio Recovery Associates, LLC Successor to SYNCHRONY BANK (OLD NAVY VISA CARD) POB 41067 Norfolk VA 23541	Final Distribution	7100-900		5,084.29	225.91
10/05/18	030013	Quantum3 Group LLC as agent for	Final Distribution	7100-900		225.91	0.00

Page Subtotals 0.00 34,407.56

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 17-21305 -JSB  
Case Name: FIGURSKI JR., GARY JAMES  
FIGURSKI, DENISE ANN  
Taxpayer ID No: \*\*\*\*\*0060  
For Period Ending: 11/07/18

Trustee Name: GINA B. KROL  
Bank Name: ASSOCIATED BANK  
Account Number / CD #: \*\*\*\*\*8234 Checking Account

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
		Comenity Bank PO Box 788 Kirkland, WA 98083-0788	(9-1) Money Loaned				

COLUMN TOTALS	43,467.51	43,467.51	0.00
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	43,467.51	43,467.51	
Less: Payments to Debtors		0.00	
Net	43,467.51	43,467.51	

Page Subtotals 0.00 0.00

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 17-21305 -JSB  
Case Name: FIGURSKI JR., GARY JAMES  
FIGURSKI, DENISE ANN  
Taxpayer ID No: \*\*\*\*\*0060  
For Period Ending: 11/07/18

Trustee Name: GINA B. KROL  
Bank Name: Axos Bank  
Account Number / CD #: \*\*\*\*\*0100 Checking Account

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00

COLUMN TOTALS	0.00	0.00	0.00
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
Net	0.00	0.00	

		NET	ACCOUNT
TOTAL - ALL ACCOUNTS	NET DEPOSITS	DISBURSEMENTS	BALANCE
Checking Account - *****8234	43,467.51	43,467.51	0.00
Checking Account - *****0100	0.00	0.00	0.00
	-----	-----	-----
	43,467.51	43,467.51	0.00
	=====	=====	=====
	(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 0.00 0.00